

**Amendments to the Claims:**

This listing of claims will replace all prior versions, and listings of claims in the application:

**Listing of Claims:**

Please amend claims 1-6, 9-11, 14-17, 20, 22, 24-25, 27, 29-30, 35, 37-39 and 41-45 so that the pending claims read as follows:

1. (Currently Amended) A system for handling a plurality of accounts activities, comprising:

~~a wireless device having an account management application to internally store and manage a plurality of accounts, capable of performing a plurality of billable operations;~~  
~~an account management application residing in the wireless device;~~  
~~wherein the account management application is configured to manage a plurality of accounts; and~~

~~wherein said account management application is capable of selectively charging each billable operation performed by the wireless device is selectively charged to one of the plurality of internally stored accounts when said wireless device is used.~~

2. (Currently Amended) The system according to claim 1 further comprising:

~~a user interface configured to allow a user to determine which of said internally stored accounts should be charged how each billable operation performed by the wireless device is to be selectively charged to one of the plurality of accounts.~~

3. (Currently Amended) The system according to claim 1 wherein the account management application uses an algorithm to automatically selects one of the plurality of accounts to be charged for at least one of the plurality of billable operations in accordance with an algorithm.

4. (Currently Amended) The system according to claim 1 further comprising:

an accounting application ~~configured~~ to calculate appropriate charges for use of ~~each billable operation performed by~~ the wireless device;

wherein the account management application functions in cooperation with the accounting application to manage the plurality of accounts.

5. (Currently Amended) The system according to claim 1 wherein said wireless device is capable of the plurality of billable operations includes making or receiving a ~~voice or data communication.~~

6. (Currently Amended) The system according to claim 1 ~~5~~ wherein selection of which account is to be charged among said how each billable operation performed by the wireless device is to be selectively charged to one of the plurality of accounts depends on origin or destination of the ~~voice or data communication.~~

7. (Original) The system according to claim 1 wherein the wireless device is a mobile phone.

8. (Original) The system according to claim 1 wherein the account management application resides on a smart card attachable to the wireless device.

9. (Currently Amended) The system according to claim 1 wherein the account management application resides on an internal memory residing in the wireless device.

10. (Currently Amended) The system according to claim 4 ~~1~~ wherein the accounting application resides on an internal memory residing in the wireless device.

11. (Currently Amended) The system according to claim 4 ~~1~~ wherein the accounting application resides on a network.

12. (Original) The system according to claim 1 wherein the account management application is configured so as to allow a user to transfer balances amongst the plurality of accounts.

13. (Original) The system according to claim 1 wherein the plurality of accounts includes a postpaid account and a prepaid account.

14. (Currently Amended) The system according to claim 1 wherein at least one of the plurality of accounts has a usage limit; and

wherein the ability of the user to use plurality of billable operations performable by the wireless device is restricted when the usage limit is exceeded.

15. (Currently Amended) A wireless device capable of communicating within a network configured to perform a plurality of billable operations, comprising:

an account management application residing on the wireless device and configured to store and maintain a plurality of accounts;

an accounting application configured to calculate charges attributable to use of said for each billable operation performed by the wireless device; and

a user interface configured to allow a user to selectively determine which how each billable operation performed by the wireless device is to be charged to one of the plurality of internally stored accounts will be charged when said wireless device is used;

wherein the account management application and the accounting application function in cooperation with each other in order to maintain and appropriately charge the plurality of internally stored accounts.

16. (Currently Amended) The wireless device of claim 15 wherein said wireless device is capable of the plurality of billable operations includes making or receiving a voice or data communication.

17. (Currently Amended) The wireless device of claim 15 16 wherein selection of which account to be charged among said how each billable operation performed by the wireless device is to be selectively charged to one of the plurality of accounts depends on origin or destination of the voice or data communication.

18. (Original) The wireless device of claim 15 wherein the wireless device is a mobile phone.

19. (Original) The wireless device of claim 15 wherein the account management application resides on a smart card attached to the wireless device.

20. (Currently Amended) The wireless device of claim 15 wherein the account management application resides on an internal memory residing in the wireless device.

21. (Original) The wireless device of claim 15 wherein the accounting application resides on a network.

22. (Original) The wireless device of claim 15 wherein the account management application ~~is configured so as to allow~~s the user to transfer balances amongst the plurality of accounts.

23. (Currently Amended) The wireless device of claim 15 14 wherein the plurality of accounts includes a postpaid account and a prepaid account.

24. (Currently Amended) The wireless device of claim 15 14 wherein at least one of the plurality of accounts has a usage limit; and

wherein the ability of the user to use plurality of billable operations performable by the wireless device is restricted when the usage limit is exceeded.

25. (Currently Amended) A mobile phone comprising:  
a first line and a second line ~~to~~ both ~~configured~~ to make and receive calls; and  
an account management application residing on the mobile phone and configured to store and manage a plurality of internally stored accounts;  
wherein calls made or received via the first line is charged to one of the plurality of accounts and calls made or received via the second line is charged to another one of the plurality of accounts.

26. (Original) The mobile phone of claim 25 further comprising:

a user interface configured to allow a user to selectively determine how each call made or received by the mobile phone is to be charged to one of the plurality of accounts.

27. (Currently Amended) The mobile phone of claim 25 further comprising: an accounting application configured to calculate charges for each call made or received by the mobile phone.

28. (Original) The mobile phone of claim 25 wherein the account management application resides on a smart card attachable to the mobile phone.

29. (Currently Amended) The mobile phone of claim 25 wherein the account management application resides on an internal memory residing in the mobile phone.

30. (Currently Amended) The mobile phone of claim 27 wherein the accounting application resides on an internal memory residing in the mobile phone.

31. (Original) The mobile phone of claim 27 wherein the accounting application resides on a network.

32. (Original) The mobile phone of claim 25 wherein the plurality of accounts includes a postpaid account and a prepaid account.

33. (Original) The mobile phone of claim 25 wherein the calls made or received via the first line include business calls and the calls made or received via the second line include personal calls.

34. (Original) The mobile phone of claim 25 wherein the account management application is configured so as to allow the user to transfer balances amongst the plurality of accounts.

35. (Currently Amended) A method for tracking account activities relating to use of a plurality of billable operations performable by a wireless device, comprising:

selecting one of a plurality of accounts to be charged for use of a wireless device a billable operation, wherein the plurality of accounts are internally stored and maintained on the wireless device;

calculating charges to be charged against the selected account when the wireless device is used paid for the billable operation;

causing the wireless device to be used perform the billable operation; and  
adjusting updating the selected account using the calculated charges.

36. (Original) The method according to claim 35 wherein the step of selecting one of the plurality of accounts further comprises:

allowing a user to select one of the plurality of accounts via a user interface.

37. (Currently Amended) The method according to claim 35 wherein the step of calculating charges to be applied to the selected account is done through use of an paid for the billable operation is performed by an accounting application.

38. (Currently Amended) The method according to claim 37 35 wherein the accounting application resides on an internal memory residing in the wireless device.

39. (Currently Amended) The method according to claim 37 35 wherein the accounting application resides on a network.

40. (Original) The method according to claim 35 wherein the wireless device is a mobile phone.

41. (Currently Amended) The method according to claim 35 wherein said wireless device is capable of the billable operation includes making or receiving a voice or data communication.

42. (Currently Amended) The method according to claim 41 wherein the step of selecting one of a plurality of accounts to be charged for the billable operation further comprises:

identifying origin or destination of the voice or data communication;

selecting the one of the plurality of accounts to be charged ~~for the billable operation~~ based on the identified origin or destination of the voice or data communication.

43. (Currently Amended) The method according to claim 35 wherein one of said internal accounts has a credit limit and use of said wireless device is restricted further comprising:

~~restricting ability of the wireless device to perform the billable operation when the credit limit of at least one of the plurality of accounts is exceeded.~~

44. (Currently Amended) The method according to claim 35 wherein one of said internal accounts has a prepaid amount and use of said wireless device is restricted when the prepaid amount is exhausted further comprising: restricting ability of the wireless device to perform the billable operation when prepaid level of at least one of the plurality of accounts is exhausted or goes below a pre-established limit.

45. (Currently Amended) A method for tracking account activities made by a mobile phone having a first line and a second line both configured to make and receive calls, comprising:

assigning a first internally stored account to calls made or received via the first line;

assigning a second internally stored account to calls made or received via the second line, wherein the first and second accounts are maintained on the mobile phone;

making or receiving a call via either the first line or the second line;

calculating charges to be paid for the call; and

adjusting updating either the first account or the second account based on the calculated charges depending on which one of the first and second lines the call is made or received.